

In the Claims:

1. (Previously Amended) A method for providing assistance to a customer at a web site, comprising the steps of: receiving a request for a web page from a customer; sending said web page without a HELP option to said customer; automatically determining if said customer should be provided assistance; determining an estimated time before a customer service representative will be available, and if said estimated time exceeds a predetermined time then delaying a step of sending said HELP option to said customer until said estimated time does not exceed said predetermined time; and wherein said predetermined time is determined based upon measurements of the time between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

2. (Previously Amended) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: reviewing a saved customer profile; and if the profile indicates assistance should be provided then determining that said customer should be provided assistance.

3. (Original) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: measuring the time that said customer spends on said web page; and if said time exceeds a predetermined time then determining that said customer should be provided assistance.

4. (Original) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: measuring the time that said customer spends on an area or field within said web page; and if said time exceeds a predetermined time then determining that said customer should be provided assistance.

5. (Original) The method of claim 1 wherein: said step of automatically determining if said customer needs assistance comprises measuring the time that said customer spends on said web page, and if said time exceeds a predetermined time then determining that said customer should be provided assistance; and said step of sending said web page comprises sending a heartbeat to a customer with said web page, said heartbeat periodically sending a message to said web site.

6. (Original) The method of claim 1 wherein: said step of automatically determining if said customer needs assistance comprises measuring the time that said customer spends on said web page, and if said time exceeds a predetermined time then determining that said customer should be provided assistance; said step of sending said web page comprises sending a heartbeat to a customer with said web page, said heartbeat periodically sending a message to said web site; and said step of measuring the time comprises counting the number of said messages.

7. (Original) The method of claim 1 wherein: said step of automatically determining if said customer needs assistance comprises measuring the time that said customer spends on said web page, and if said time exceeds a predetermined time then determining that said customer should be provided assistance; said step of sending said web page comprises sending a heartbeat to a customer with said web page, said heartbeat periodically sending a message to said web site; said step of measuring the time comprises counting the number of said messages; and said step of determining if said time exceeds said predetermined time comprises

comparing said number of messages with a predetermined number of messages.

8. (Original) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: reviewing electronic forms with entries from the customer; and if there are errors of significance in the electronic forms then determining that said customer should be provided assistance.

9. (Original) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: counting the number of times that a customer returns to said web page; and if said number exceeds a predetermined number then determining that said customer should be provided assistance.

10. (Original) The method of claim 1 wherein said step of automatically determining if said customer needs assistance comprises: determining if customer is at a service point; and if said customer is at a service point, then determining that said customer should be provided assistance.

11. (Original) The method of claim 1 wherein said step of sending said HELP option to said customer comprises sending a new web page to said customer, said new web page comprising said HELP option.

12. (Original) The method of claim 1 wherein said step of sending said HELP option to said customer comprises inserting a HELP option in the web page being viewed by the customer.

13 - 16. (Cancelled)

17. (Original) The method of claim 1, and further comprising: measuring the time since said HELP option was sent to said customer; if said time since said HELP option was sent has exceeded a predetermined response time without a response from said customer, then removing the HELP option or sending another web page to said customer, said another web page not having said HELP option.

18. (Original) The method of claim 17, wherein said predetermined response time is determined based upon measurements of the time

between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

19. (Original) The method of claim 1 wherein said HELP option is a HELP button.

20. (Original) The method of claim 1 wherein said HELP option is a HELP screen.

21. (Original) The method of claim 1 wherein said HELP option is a audio message.

22. (Original) The method of claim 1 wherein said HELP option is a video message.

23. (Currently Amended) A method for providing assistance to a customer at a web site, comprising the steps of: receiving a request for a web page from a customer; determining whether a customer service representative is available; if a said customer service representative is available then sending said web page to

said customer with a HELP option on said web page and if said customer service representative is not available then determining an estimated time before a customer service representative will be available, and if said estimated time is less than a predetermined time then sending said web page to said customer with a HELP option on said web page; wherein said predetermined time is determined based upon measurements of multiple incidences of time between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

24. (Original) The method of claim 23 and further comprising: if a said customer service representative is not available then: determining an estimated time before a customer service representative will be available; and if said estimated time is less than a predetermined time then sending said web page to said customer with a HELP option on said web page.

25. (Canceled)

26. (Original) The method of claim 23, and further comprising:

measuring the time since said HELP option was sent to said customer; if said time since said HELP option was sent has exceeded a predetermined response time without a response from said customer, then sending another web page to said customer, said another web page not having said HELP option.

27. (Original) The method of claim 23, and further comprising: measuring the time since said HELP option was sent to said customer, if said time since said HELP option was sent has exceeded a predetermined response time without a response from said customer, then sending another web page to said customer, said another web page not having said HELP option; wherein said predetermined response time is determined based upon measurements of the time between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

28. (Original) The method of claim 23 wherein said HELP option is a HELP button.

29. (Original) The method of claim 23 wherein said HELP option is

a HELP screen.

30. (Original) The method of claim 23 wherein said HELP option is a audio message.

31. (Original) The method of claim 23 wherein said HELP option is a video message.

32. (Currently Amended) A method for providing assistance to a customer at a web site, comprising the steps of: receiving a request for a web page from a customer; determining whether a customer service representative is available; determining an estimated time before a customer service representative will be available; and—if said estimated time is less than a predetermined time then sending said web page to said customer with a HELP option on said web page; measuring the time since said HELP option was sent to said customer; and if said time since said HELP option was sent has exceeded a predetermined response time without a response from said customer, then sending another web page to said customer, said another web page not having said HELP option.

33. (Original) The method of claim 32 wherein said predetermined time is determined based upon measurements of the time between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

34. (Canceled)

35. (Original) The method of claim 32, and further comprising: measuring the time since said HELP option was sent to said customer, if said time since said HELP option was sent has exceeded a predetermined response time without a response from said customer, then sending another web page to said customer, said another web page not having said HELP option; wherein said predetermined response time is determined based upon measurements of the time between the time that a HELP option is sent to a previous customer and the time that said previous customer responds to said HELP option.

36. (Original) The method of claim 32 wherein said HELP option is a HELP button.

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37. (Original) The method of claim 32 wherein said HELP option is a HELP screen.

38. (Original) The method of claim 32 wherein said HELP option is a audio message.

39. (Original) The method of claim 32 wherein said HELP option is a video message.